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Marvin Van Tiem

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EXAMINER

WONG, ERIC TAK WAI

ART UNIT

PAPER NUMBER

4172

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/626,546

Applicant(s)

TIEM, MARVIN VAN

Examiner

Eric T. Wong

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 July 2003.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 13-18 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 13-18 is/are rejected.
- 7) ☒ Claim(s) 3 and 13-16 is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 25 July 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 12/03/2003.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

1. Claims 1-11, 13-18 are pending. The following is a non-final first Office action on the merits of claims 1-11, 13-18.

Claim Objections

2. Claim 3 is objected to because the word "and" is repeated successively.

Appropriate correction is required.

3. Claims 13-16 are objected to because claim 13 depends on claim 12. Claim 12 does not exist. Appropriate correction is required.

4. Examiner interprets claim 13 as depending on claim 11.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claims 1, 2, 17, and 11 rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent No. 6,012,048 to Gustin et al. in view of Official Notice.

As per claim 1.

Gustin et al. ('048) discloses:

a plurality of rules to control preparation and administration of a wire transfer request, (abstract, Fig 19D);

a plurality of roles to accomplish preparation and administration of a wire transfer, (abstract, Fig 19D);

means for preparation and administration of a wire transfer request for approval by said roles according to said rules, (abstract, Fig 19D); and

Gustin et al. ('048) does not expressly disclose:

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a database for storing rules, roles, and a wire transfer request prepared and administered by said roles according to said rules.

Official notice is taken that it would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

a database for storing rules, roles, and a wire transfer request prepared and administered by said roles according to said rules

Examiner notes that although Gustin et al. ('048) does not expressly disclose a database, some form of memory must be utilized (is inherent) in order to store the rules, roles, and wire transfer request prepared and administered by said roles according to said rules. One of ordinary skill in the art at the time of invention would have found it obvious to use a database as the form of memory.

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of using efficient storage means.

As per claim 2.

Gustin et al. ('048) discloses:

said database is networked, (Fig 8: element 310).

As per claim 17.

Gustin et al. ('048) discloses:

a host system, (Fig 24: element 21);

data storage means within said host system for maintaining said database containing a plurality of data records of differing types comprising: templates, instances of wire transfer requests; rules, and roles, (Fig 19D, col 3: lines 18-22);

a plurality of remote communications facilities (abstract);

communication network means for exchanging data between said host computer system and each of said plurality of remote communication facilities, (Fig 8, element 310);

computer processing means associated with said host enabling said host to accept and store and retrieve and transmit database records from and to respectively, one of said remote communications facilities according to criteria provided by said one of said plurality of remote communications facilities, (claim 15); and

computer input means at each remote communications facility permitting from said remote communications facilities:

- a. specification of the inputs to define roles and rules, (Fig 19D),
- b. implementation of said roles, (Fig 19D) and
- c. preparation and administration of wire transfer requests, (Fig 19D).

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As per claim 11.

Gustin et al. ('048) discloses:

- a. specifying rules to control preparation and administration of wire transfer requests, (abstract, Fig. 19D);
- b. specifying roles to accomplish preparation and administration of wire transfer requests, (abstract, Fig 19D);
- c. preparing and administering wire transfer requests by said specified roles according to said specified rules, (abstract, Fig 19D);
- d. storing said specified rules and roles, (inherent, see below)
- e. storing said prepared wire transfer requests, (column 3: lines 18-22)

Gustin et al. ('048) does not expressly disclose the storing of steps (d) and (e) using a database.

Official notice is taken that it would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include storing steps (d) and (e) using a database.

Examiner notes that although Gustin et al. ('048) does not expressly disclose a database, some form of memory must be utilized (is inherent) in order to store rules, roles, and prepared wire transfers. One of ordinary skill in the art at the time of invention would have found it obvious to use a database as the form of memory.

One of ordinary skill in the art would have been motivated to make such modification for the benefit of using efficient storage means.

6. Claims 3 and 18 rejected under 35 U.S.C. 103(a) as being unpatentable over

Gustin et al. ('048) in view of Official Notice as applied to claims 1 and 17 above, and further in view of US Patent Application Publication US2002/0002513 to Chiasson.

As per claims 3 and 18.

The invention described above does not expressly disclose:

said database is accessible over the Internet, and said preparation means comprises a Web browser,

the communications network means is the Internet and said computer input means employs a Web browser

Chiasson ('513) teaches:

said database is accessible over the Internet, and said preparation means comprises a Web browser, ([0003] and [0007]).

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the communications network means is the Internet and said computer input means employs a Web browser, ([0003] and [0007]).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

said database is accessible over the Internet, and said preparation means comprises a Web browser,

the communications network means is the Internet and said computer input means employs a Web browser

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing accessibility.

7. Claims 4-5, 7-10, and 13-16 rejected under 35 U.S.C. 103(a) as being unpatentable over Gustin et al. ('048) in view of Official Notice as applied to claims 1 and 11 above, and further in view of Western Union website via Internet Archive, hereinafter "Western Union".

As per claim 4.

Gustin et al. ('048) discloses:

said means for preparation and administration of a wire transfer request comprises:

at least one wire transfer request template for preparing an instance of a wire transfer request, (Fig 19D)

said template defining a plurality of entries for each wire transfer request, (Fig 19D).

The invention described above does not expressly disclose:

said instance having a status for indicating its stage of administration

Western Union teaches:

said instance having a status for indicating its stage of administration, ("Order Status"),

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

said instance having a status for indicating its stage of administration

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing order tracking.

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As per claim 5.

Gustin et al. ('048) discloses:

each of said plurality of entries defined by said at least one template is associated with and controlled by at least one of said plurality of rules, (Fig 19D); and

said database stores said at least one template, (Fig 19D).

Examiner notes Fig 19D is a template. The template is associated with and controlled by at least one of said plurality of rules to control preparation and administration of a wire transfer request in that it requires input pertaining to a wire transfer.

As per claim 7.

Gustin et al. ('048) discloses:

at least one of said plurality of roles is associated with each template and with each instance of a template, i.e., wire transfer request, (abstract, Fig 19D); and

said database stores said plurality of roles and the association of each said role with each said template and each said instance of each said template.

As per claim 8.

Gustin et al. ('048) discloses:

each of said plurality of roles performs at least one of:

creating, editing, reporting, and database storing of said at least one template and said associated rules, (Fig 19D);

creating, editing, reporting, and database storing of a template instance of a wire transfer request, of said at least one template according to said associated rules, (col 3: lines 18-22).

The invention described above does not expressly disclose:

setting said status

Western Union teaches:

setting said status

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

setting said status

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing order tracking.

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As per claim 9.

Gustin et al. ('048) discloses:

said means for preparation and administration of a wire transfer request further comprises:

a database accessing device to allow at least one of said plurality of roles to access at least one of said templates stored in said database in order to perform at least one of creating, editing, and reporting an instance of a wire transfer request, (col 3: lines 18-22)

a database storing device to allow at least one of said plurality of roles to store in said database said wire transfer request having said set status, (col 3: lines 18-22).

The invention described above does not expressly disclose:

and setting said status of an instance according to said associated rules;

Western Union teaches:

and setting said status of an instance according to said associated rules ("Order Status");

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

and setting said status of an instance according to said associated rules

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing order tracking.

As per claim 10.

Gustin et al. ('048) discloses:

said plurality of entries is selected from the group consisting of wire transfer identifier, wire amount, account number wire to bank information, wire to bank account information, wire from bank information, wire from bank account information, GL (General Ledger) entries balancing information, purpose of the wire and reference information, (Fig 19D).

As per claim 13.

Gustin et al. ('048) discloses:

step (c) further comprises the steps of:

c.1 providing at least one template for preparation of an instance of a wire transfer request, (Fig 19D);

c.2 defining in said at least one template a plurality of entries for each said instance of a wire transfer request, (Fig 19D);

c.3 storing said at least one template in a database, (col 3: lines 18-22).

The invention described above does not expressly disclose:

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said plurality of entries comprising a status for indicating the stage of preparation and administration of the instance

Western Union teaches:

said plurality of entries comprising a status for indicating the stage of preparation and administration of the instance, ("Order Status");

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

said plurality of entries comprising a status for indicating the stage of preparation and administration of the instance

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing order tracking.

As per claim 14.

Gustin et al. ('048) discloses:

step (a) further comprises the steps of:

a.1 providing a plurality of rules to govern preparation and administration of wire transfer requests, (abstract, Fig. 19D);

a.2 associating each of said plurality of entries with at least one of said provided plurality of rules, (abstract, Fig. 19D);

a.3 storing in a database said each of said plurality of rules and said association with said entries.

As per claim 15.

Gustin et al. ('048) discloses:

step (d) further comprises the steps of:

d.1 providing a plurality of roles for preparation and administration of wire transfer requests, (Fig 19D);

d.2 associating at least one of said plurality of roles with each said template, (Fig 19D); and

d.3 storing in a database said plurality of roles and said association of at least one of said plurality of roles with said template.

As per claim 16.

step (d) further comprises the steps of:

d.4 creating, editing, reporting, and storing in a database by said associated at least

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one of said plurality of roles of said at least one template and said associated rules, (abstract, Fig 19D);

d.5 creating, editing, setting said status, reporting, and storing in a database by said associated at least one of said plurality of roles said template instances of data transfer requests of said at least one template in accordance with said associated rules, (abstract, Fig19D);

d.6 retrieving from said database and editing, setting said status, reporting of said stored instances of data transfer requests in accordance with said associated business rules by said associated at least one of said plurality of roles, ("Order Status", col 3: lines 18-22); and

d.7 restoring in said database of said retrieved instances that have been edited and that have had their status set, ("Order Status").

8. Claim 6 rejected under 35 U.S.C. 103(a) as being unpatentable over Gustin et al.

('048) in view of Official Notice, further in view of Western Union as applied to claim 5

above, and further in view of US Patent No. 5,649,116 to McCoy et al.

As per claim 6.

The invention described above does not expressly disclose:

said plurality of rules comprises at least one rule for determining a cutoff time for submission of a wire transfer request.

McCoy ('116) teaches:

said plurality of rules comprises at least one rule for determining a cutoff time for submission of a wire transfer request, (col 8: lines 49-54).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify the invention described above to include:

said plurality of rules comprises at least one rule for determining a cutoff time for submission of a wire transfer request.

One of ordinary skill in the art at the time of invention would have been motivated to make such modification for the benefit of providing information to the customer.

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Conclusion


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Eric T. Wong whose telephone number is (571) 270-3405. The examiner can normally be reached on Monday-Friday 7:30AM-5:00PM, alternating Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on (571) 272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Eric T. Wong
Examiner
Art Unit: ~~3609~~ 4172

Sep 07


THOMAS A. DIXON
SUPERVISORY PATENT EXAMINER